

EXHIBIT
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OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- How we will apply payments. We may apply each payment first to the Capitalized Cost of the Finance Charge, to the unpaid part of the Finance Charge, and to other amounts you owe under this contract in any order we choose.
- How late payments or early payments change what you must pay. We base the Finance Charge, based on Payments, and Total Due Price shown on the front of the agreement that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Due Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller fixed payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the first scheduled payment is due.
- You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to encumber the vehicle in any way, including by giving it as security for a loan. If we pay any repair bills, storage bills, towing bills, or charges on the vehicle, you agree to repay the amount when we ask for it.
- Default interest. You give us a security interest in:
 - The vehicle and all parts or goods put on it.
 - All money or goods received (proceeds) for the vehicle.
 - All insurance, maintenance, service, or other contracts we finance for you and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any rights of proceeds or charges from the contracts.
 This security interest of all you owe on this contract. It also includes your other interest in the contract. You will make sure the title about our security interest (lien) in the vehicle.
- Insurance you must have on the vehicle.
 - You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest or our interest in the vehicle, or buy insurance that covers only our interest. If we buy insurance of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance charge equal to the Annual Percentage Rate shown on the front of this contract or, at our option, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to replace what you owe or repair the vehicle.
 - What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.
- IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES
 - You may owe late charges. You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment will not change the late charge you owe payment or mean that you may have another late payment.
 - If you pay late, we may also take the steps described below.
 - You may have to pay all you owe at once. If you break your promise (finally), we may demand that you pay all you owe on this contract at once. This means:
 - You do not pay any payment on time.
 - You give false, incomplete, or misleading information in a credit application.
 - YOU HAVE A REMEDY IN BANKRUPTCY OF ONE IS started against you or your property or
 - You break any agreements in this contract.

- The amount you will owe will be the unpaid part of the Amount Financed plus the interest and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- You may have to pay collection costs. If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and cost costs the law permits. The maximum amount we may pay will be 10% of the amount you owe.
- We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may leave them for you at your expense. If you do not ask for these items back, we may dispose of them at the law allows.
- How you can get the vehicle back if we have it. If we repossess the vehicle, you may pay to get it back (redempt). You will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- We will sell the vehicle if you do not get it back. If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, including a, reasonable fee for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest level laws will let you pay.

- What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, we may also terminate under these contracts and cancel them in steps. If you are charged for optional insurance, maintenance, service, or other contracts, we may also cancel them. If the vehicle is a total loss because it is damaged, destroyed, or stolen, we may also terminate under these contracts and cancel them in steps. If you are charged for optional insurance, maintenance, service, or other contracts, we may also cancel them. If the vehicle is a total loss because it is damaged, destroyed, or stolen, we may also terminate under these contracts and cancel them in steps.

- WARRANTY AND LIMITED WARRANTY. If the vehicle you purchased for a new vehicle, unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranty, express or implied, on the vehicle, and there will be no implied warranty of merchantability or fitness for a particular purpose.

- The vehicle you purchased is a used vehicle, unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract. The Seller makes no express warranty on the vehicle, and there will be no implied warranty of fitness for a particular purpose. The vehicle is subject to an implied warranty of merchantability, but only to the extent required by New Mexico law. The implied warranty of merchantability applies at the time of the 14th calendar day after delivery of the vehicle or until the vehicle is driven 100 miles after delivery, whichever is earlier. This implied warranty of merchantability does not extend to damage that occurs after the sale (the vehicle body: (1) self-read unit; (2) engine; (3) cooling; (4) drive; (5) exhaust; (6) suspension; (7) failure to perform regular maintenance; and (8) failure to maintain adequate oil content and other required fluids or lubricants). The above provisions do not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

- Used Car Buyer's Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract or sale. Spanish/Translucida: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventana para este vehículo forma parte del presente contrato. La información del formulario de la ventana de la venta de este vehículo prevalece sobre cualquier otro contrato de venta.

- Applicable Law. Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THIS CREDIT. HERETOBY, THE SELLER OF GOODS OR SERVICES SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only if the "personal, family or household" box in the "Primary Use for Which Purchased" section of this contract is checked. In all other cases, Buyer will not claim against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

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